Certificate Number: 05781-PAE-DE-031874853

Bankruptcy Case Number: 17-16962



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 7, 2018, at 1:36 o'clock PM PST, Tonoa Jacobs completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 7, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President